

Servicemembers Civil Relief Act

Overview

The Servicemembers Civil Relief Act, or SCRA, supports military personnel by limiting, postponing or suspending a broad range of financial and civil obligations during periods of military service. The SCRA was designed to allow service members to focus solely on their mission of defending our nation. Its protections have specific, situation-based requirements. Speak with a legal representative to discuss how these requirements apply to your individual situation.

Benefits and Protections

One of the most notable protections of SCRA is the requirement for creditors to reduce interest rates to 6% on debt incurred **prior** to entering active duty. This includes individual debts, as well as those held jointly with your spouse.

Additional Features of SCRA Include Help in the Following Areas:

- Providing some protections against default judgments in civil cases
- Granting special protections against home foreclosure
- Providing special protections against repossession of property
- Terminating residential housing and automobile leases without penalty in some cases
- Terminating cell and residential phone service, internet and cable in some cases

Who's Covered

- Active-duty service members
- Reservists on federal active duty
- National Guard on federal active duty for 30 days or longer
- Active-duty commissioned officers of the Public Health Service or the National Oceanic and Atmospheric Administration

Know Your Rights

Landlords, lenders and lessors must abide by the SCRA, but they don't always know if and when you qualify. You must request relief. Your timeframe for doing so varies based on the protections you seek, ranging from 30 to 180 days upon release from the period of military service. Service members, or trusted loved ones who oversee their financial affairs, should notify lenders as soon as possible upon receiving qualifying orders to minimize potential complications.

Landlords, lenders and lessors can use the Servicemembers Civil Relief Act website to obtain documentation confirming a service member's qualifying status. Visit <https://scra.dmdc.osd.mil/scra/#/home>.

Additional Support

Visit the Department of Justice website at <https://www.justice.gov/servicemembers/servicemembers-civil-relief-act-sdra> for further explanation of the benefits and protections the SCRA affords you.

For additional support managing your financial affairs, contact your installation's Military and Family Support Center to schedule a no-cost appointment with an accredited [personal financial manager](#) or [counselor](#).

For support with legal matters, use the Armed Forces Legal Services Locator at <https://legalassistance.law.af.mil> to find legal assistance near you.

The Office of Financial Readiness is a trusted source of resources you can use to help you achieve a financially secure future.

Visit our website:

<https://finred.usalearning.gov>

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